

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Betty L. Smith
 Debtor

Case No. 17-12274-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Oct 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2017.

db +Betty L. Smith, 1043 Washington Street, Easton, PA 18042-4125
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13893316 +City of Easton, 123 South 3rd Street, Easton, PA 18042-4727
 13940956 +City of Easton, c/o James R. Wood, Esq., 2700 Horizon Drive, Suite 100,
 King of Prussia, PA 19406-2726
 13937737 +City of Easton, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020
 13952939 +Ditech Financial LLC, c/o Rebecca A. Solarz, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13893319 +MGD, 3422 Old Capital Trail, PMB# 1993, Wilmington, DE 19808-6124
 13984954 +SANDPOINT CAPITAL, Williamson and Brown, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
 13956284 +Wells Fargo Bank, NA, c/o Rebecca A. Solarz, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13893320 +Willie Brown, 1043 Washington Street, Easton, PA 18042-4125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: AshleyA@vwgrrlaw.com Oct 11 2017 01:57:45 SCOTT M. WILHELM,
 Winegar, Wilhelm, Glynn & Roemersma, 305 Roseberry Street, P.O. Box 800,
 Phillipsburg, NJ 08865
 tr +EDI: QDAEISENBERG.COM Oct 11 2017 01:58:00 DAVID ALAN EISENBERG,
 David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951
 smg +E-mail/Text: robertsl2@dnb.com Oct 11 2017 01:58:18 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 11 2017 01:58:22 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 11 2017 01:58:13 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13985146 E-mail/Text: peritus@ebn.phinsolutions.com Oct 11 2017 01:58:45
 Complete Credit Solutions c/o Peritus Portfolio, P.O. Box 141419, Irving, TX 75014-1419
 13893317 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 11 2017 01:57:52 Ditech, P.O. Box 6172,
 Rapid City, SD 57709-6172
 13911168 E-mail/Text: lisa@galwayfinancialservices.com Oct 11 2017 01:58:44
 GALWAY FINANCIAL SERVICES LLC, 1290 W. SPRING ST. SE. SUITE 270, SMYRNA, GA 30080-3690
 13893318 EDI: IRS.COM Oct 11 2017 01:58:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
 13895327 +EDI: PRA.COM Oct 11 2017 01:58:00 Orion Portfolio Services LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13927878 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 11 2017 01:57:56
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946
 13899212 +EDI: AIS.COM Oct 11 2017 01:58:00 Spot Loan, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 13953363 E-mail/Text: bankruptcy.bnc@ditech.com Oct 11 2017 01:57:52
 Wells Fargo Bank, N.A., as Trustee on behalf of La, c/o Ditech Financial LLC, PO Box 6154,
 Rapid City, SD 57709-6154

TOTAL: 13

smg* ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 13895328* +Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Lisa
Form ID: 309A

Page 2 of 2
Total Noticed: 26

Date Rcvd: Oct 10, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2017 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com
JAMES RANDOLPH WOOD on behalf of Creditor City of Easton jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MATTEO SAMUEL WEINER on behalf of Creditor Wells Fargo Bank, N.A., as Trustee et al...
bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National
Association bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Lake Country
Mortgage Loan Trust 2006-HEI bkgroup@kmlawgroup.com
SCOTT M. WILHELM on behalf of Debtor Betty L. Smith AshleyA@wwgrlaw.com,
G27019@notify.cincompass.com
THOMAS I. PULEO on behalf of Creditor Wells Fargo Bank, N.A., as Trustee et al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Betty L. Smith	Social Security number or ITIN	xxx-xx-8349
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 3/31/17
Case number:	17-12274-ref	Date case converted to chapter	7 10/3/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Betty L. Smith	
2. All other names used in the last 8 years		
3. Address	1043 Washington Street Easton, PA 18042	
4. Debtor's attorney Name and address	SCOTT M. WILHELM Winegar, Wilhelm, Glynn & Roemersma 305 Roseberry Street P.O. Box 800 Phillipsburg, NJ 08865	Contact phone (908) 454-3200 Email: AshleyA@wwgriaw.com
5. Bankruptcy trustee Name and address	DAVID ALAN EISENBERG David A. Eisenberg, Esquire 4167 Winchester Road Allentown, PA 18104	Contact phone (610) 437-1410 Email: trustee@eisenbergpc.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 10/10/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 3, 2017 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Allentown Federal Courthouse, 504 W. Hamilton Street, Allentown, PA 18101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/2/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	